

In re:
Fernando Fernandez
Debtor

Case No. 22-12838-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Dec 13, 2022

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2022:

Recip ID	Recipient Name and Address
db	+ Fernando Fernandez, 1556 Mineral Spring Road, Reading, PA 19602-2227
aty	+ MICHAEL I. ASSAD, Cibik Law, P.C., 1500 Walnut St, Ste 900, Philadelphia, PA 19102-3518
tr	+ SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
14732442	+ Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14732443	+ City of Reading, 815 Washington St, Reading, PA 19601-3690
14732446	+ NYS Office of Temporary & Disability Ass, Attn: Bankruptcy, 40 N Pearl St, Albany, NY 12207-2847
14732447	+ Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14732449	+ Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14732451	+ Reading Area Water Authority, 1801 Kutztown Rd, Reading, PA 19604-1515
14732452	+ Reading School District, 800 Washington St, Reading, PA 19601-3691
14732455	+ Teachers Federal Credit Union, Attn: Bankruptcy, P.O. Box 9005, Smithtown, NY 11787-9005
14732456	+ U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mail@cibiklaw.com	Dec 14 2022 00:00:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
smg	+ Email/Text: taxclaim@countyofberks.com	Dec 14 2022 00:00:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Dec 14 2022 00:00:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustregion03.ph.ecf@usdoj.gov	Dec 14 2022 00:00:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14740125	Email/PDF: bncntices@becket-lee.com	Dec 14 2022 00:12:33	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14732436	+ Email/PDF: bncntices@becket-lee.com	Dec 14 2022 00:12:28	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14732437	+ EDI: BANKAMER.COM	Dec 14 2022 04:58:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14732438	+ EDI: BANKAMER.COM	Dec 14 2022 04:58:00	Bank of America, Attn: Bankruptcy, NC, PO Box 26012, Greensboro, NC 27420-6012
14733103	EDI: BANKAMER.COM	Dec 14 2022 04:58:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
14740973	EDI: BANKAMER.COM	Dec 14 2022 04:58:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
14732439	Email/Text: taxclaim@countyofberks.com		

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		Dec 14 2022 00:00:00	Berks County Tax Claim Bureau, 633 Court St Fl 2, Reading, PA 19601-3552
14732440	+ EDI: CAPITALONE.COM		
		Dec 14 2022 04:58:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14741460	+ EDI: AIS.COM		
		Dec 14 2022 04:58:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14732444	+ EDI: DISCOVER.COM		
		Dec 14 2022 04:58:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
14732445	EDI: IRS.COM		
		Dec 14 2022 04:58:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14732441	EDI: JPMORGANCHASE		
		Dec 14 2022 04:58:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14732448	EDI: PENNDEPTREV		
		Dec 14 2022 04:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14732448	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Dec 14 2022 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14732450	+ Email/Text: bankruptcyteam@quickenloans.com		
		Dec 14 2022 00:00:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
14737191	+ Email/Text: bankruptcyteam@quickenloans.com		
		Dec 14 2022 00:00:00	Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/, 635 Woodward Avenue, Detroit, MI 48226-3408
14732457	^ MEBN		
		Dec 13 2022 23:54:58	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14732458	^ MEBN		
		Dec 13 2022 23:54:51	Westlake Portfolio Management, LLC, Attn: Bankruptcy, PO Box 76809, Los Angeles, CA 90076-0809

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14732454		Synchrony Bank/Sams Club, FL 32896, Attn: Bankruptcy, Orlando., PO Box 965060
14732453		Synchrony Bank/hhgregg, FL 32896, Attn: Bankruptcy, Orlando., PO Box 965060

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2022

Signature: /s/Gustava Winters

District/off: 0313-4

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2022 at the address(es) listed below:

Name	Email Address
MICHAEL A. CIBIK	on behalf of Debtor Fernando Fernandez mail@cibiklaw.com cibiklawpc@jubileebk.net
MICHAEL I. ASSAD	on behalf of Debtor Fernando Fernandez mail@cibiklaw.com cibiklawpc@jubileebk.net
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mfarrington@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:			
Debtor 1:	Fernando Fernandez		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	22-12838-pmm		
	Social Security number or ITIN: xxx-xx-1380		
	EIN: -- --		
	Social Security number or ITIN: -- --		
	EIN: -- --		
	Date case filed for chapter: 13 10/24/22		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Fernando Fernandez	
2. All other names used in the last 8 years	aka Fernando Fernandez Gomez	
3. Address	1556 Mineral Spring Road Reading, PA 19602	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: mail@cibiklaw.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M. Contact phone (610)2085040 Date: 12/13/22

For more information, see page 2

Case number **22-12838-pmm**

7. Meeting of creditors	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 10, 2023 at 1:30 PM	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via video conference. All interested parties shall contact the Trustee, for connection details.
8. Deadlines	The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 3/11/23	
		You must file:		
		• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or		
		• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).		
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 1/2/23	
		Deadline for governmental units to file a proof of claim:	Filing deadline: 4/22/23	
		Deadlines for filing proof of claim:		
		A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions:	Filing deadline:	30 days after the conclusion of the meeting of creditors
		The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$340.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 2/23/23 at 10:00 AM , Location: 201 Penn Street, 4th Floor, Reading, PA 19601			
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.			
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.			
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.			
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.			